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**THE MODERATING EFFECTS OF ISLAMIC
RELIGIOSITY IN THE RELATIONSHIP BETWEEN
SELECTED ISLAMIC MICROFINANCE PRODUCTS
AND SERVICES AND ENTREPRENEURS' BUSINESS
PERFORMANCE**

FARIDA MOHAMMED SHEHU



**DEGREE OF DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
November 2018**

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RELATIONSHIP BETWEEN SELECTED ISLAMIC MICROFINANCE
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PERFORMANCE**

By

FARIDA MOHAMMED SHEHU



**Thesis Submitted to
Islamic Business School,
Universiti Utara Malaysia,
in Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
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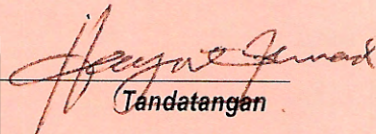
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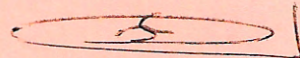
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ABSTRACT

The growing field of entrepreneurship in Nigeria has led to the development of women entrepreneurship. However, there is a rising concern about the poor business performance of women entrepreneurs because of the difficulties they face in terms of accessibility to capital and rising interest rates charged. Lack of studies on Islamic finance products as alternatives to interest-based loans and other non-financial factors affecting the business performance devoid empirical evidence to refer in overcoming the business performance issues. Hence, it is the objective of this thesis to examine the direct effects of *Murabaha* financing, *Mudharabah* savings, social capital, trade show, business advice and business monitoring on Muslim women entrepreneurs' business performance. Drawing upon the *Maqasid Al-Shari'ah* philosophy, entrepreneurship and finance theories, this study embarked on a new departure from past studies by investigating the moderating role of Islamic religiosity in the research framework. A total of 519 self-modified questionnaires were distributed to Muslim women entrepreneurs in Kano State, Nigeria. Using a more current methodology of Partial Least Squares Structural Equation Modelling, the findings found *Murabaha* financing not significant, but *Mudharabah* savings, social capital, trade show, business advice and business monitoring have positive and significant influence on entrepreneurs' business performance. Additionally, Islamic religiosity moderated (strengthened) the relationship between social capital, business advice and entrepreneurs' business performance. This new finding on the moderating effect suggests that women entrepreneurs with higher Islamic religiosity achieve higher business performance. Overall, this study contributes to the body of knowledge in terms of integrating Islamic finance principles and ethical values in entrepreneurship. For practical contribution, this study recommends several policy reforms both at the government and practitioners' levels in terms of application of Islamic finance products, structured, regular trainings and mobile advisory units to assist women entrepreneurs achieve higher business performance.

Keywords: microfinance, Muslim women entrepreneurs, business performance, Islamic religiosity

ABSTRAK

Perkembangan dalam bidang keusahawanan di Nigeria telah mewujudkan pembangunan keusahawanan wanita. Namun begitu, terdapat kebimbangan kepada usahawan wanita apabila prestasi perniagaan semakin menurun akibat terdapat beberapa kesukaran untuk mendapatkan modal dan kenaikan kadar faedah yang semakin tinggi. Kekurangan kajian ke atas produk kewangan Islam sebagai alternatif kepada pinjaman berasaskan faedah dan selain faktor-faktor bukan kewangan yang menjejaskan prestasi perniagaan menunjukkan tiada bukti empirikal untuk dirujuk dalam mengatasi isu-isu prestasi perniagaan. Justeru, objektif tesis ini ialah untuk mengenalpasti kesan langsung pembiayaan dan simpanan yang berasaskan konsep *Murabaha Mudharabah*, modal sosial, pameran perdagangan, nasihat perniagaan dan pemantauan perniagaan terhadap prestasi perniagaan usahawan wanita. Berlandaskan falsafah Maqasid Al-Shariah, teori keusahawanan dan teori kewangan, kajian ini membuat anjakan baru daripada kajian-kajian lepas dengan menyiasat peranan penghayatan agama Islam sebagai faktor penyederhana dalam kerangka kajian. Sejumlah 519 soal selidik telah diubahsuai dan diedarkan kepada usahawan wanita Muslim di Kano State, Nigeria. Dengan menggunakan teknik analisis data terkini iaitu *Partial Least Squares Structural Equation Modelling*, dapatan kajian menunjukkan pembiayaan *Murabaha* adalah tidak signifikan, namun bagi simpanan *Mudharabah*, modal sosial, pameran perdagangan, nasihat perniagaan dan pemantauan perniagaan hasil analisis menunjukkan mempunyai hubungan yang positif dan signifikan terhadap prestasi perniagaan usahawan. Tambahan lagi, penghayatan agama Islam dapat menyederhanakan (menguatkan) hubungan antara modal sosial dan nasihat perniagaan dengan prestasi perniagaan usahawan. Hasil dapatan baru ini terhadap kesan penyederhanaan mencadangkan bahawa usahawan wanita yang mempunyai tahap penghayatan agama Islam yang tinggi dapat mencapai prestasi perniagaan yang tinggi. Secara keseluruhan, kajian ini memberi sumbangan ilmu dalam aspek mengintegrasikan prinsip kewangan Islam dan nilai-nilai etika dalam perniagaan bidang keusahawanan. Bagi sumbangan praktikal kepada pihak kerajaan dan pengamal industri pula, kajian ini mengemukakan beberapa cadangan pembaharuan dasar iaitu dari segi aplikasi produk-produk kewangan Islam, latihan-latihan yang lebih sistematik dan berkala, serta unit khidmat nasihat bergerak yang dapat membantu usahawan wanita untuk mencapai perniagaan berprestasi tinggi.

Katakunci: pembiayaan mikro, usahawan wanita Muslim, prestasi perniagaan, religiisiti Islam

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LIST OF ABBREVIATIONS

BA	Business Advice
BM	Business Monitoring
CMV	Common Method Variance
CVR	Content Validity Ratio
D2	Mahalanobis Distance
EBP	Entrepreneurs' Business Performance
f^2	Effect Size
FGD	Focus Group Discussion
IMFIs	Islamic Microfinance Institutions
IR	Islamic Religiosity
LGAs	Local Government Areas
MF	<i>Murabaha</i> Financing
MFIs	Microfinance Institutions
MS	<i>Mudharabah</i> Savings
Q^2	Predictive Relevance
R^2	Coefficient of Determination
SC	Social Capital
TS	Trade Show
VIF	Variance Inflation Factor
WDMFB	Women Development Microfinance Bank
χ^2	Chi-square



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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Women compose one half of the world's population with great economic potentials (Organization for Economic Co-operation and Development [OECD], 2012). In 2014, women represent 40 percent of the global labour force (World Bank, 2014a). As indicated by Kiraka, Kobia, and Katwalo (2013), the global ownership of businesses by women has increased from 25 percent to 33 percent in 2013. Moreover, in emerging markets, women represent 30 percent to 37 percent ownership of all small and medium-sized enterprises (i.e., 8 million to 10 million women-owned businesses) (World Bank, 2014a). Majority of women entrepreneurs find themselves in the informal sector which constitutes more than one half of non-agricultural employment in most developing countries (International Labour Organization [ILO], 2007, 2016).

In the United States (US), as at January 2017, there was an estimated 11.6 million (11,615,600) women-owned businesses that employed almost 9 million (8,985,200) workers and generated more than \$1.7 trillion (\$1,663,991,700,000) in revenues (American Express, 2017). According to the Global Partnership for Financial Inclusion (GPII) and International Finance Corporation (IFC), in Thailand, as at 2008, women-owned businesses grew by 2.3 percent while their male counterparts grew only by 0.3 percent (GPII & IFC, 2011). According to the Global Entrepreneurship Monitor (GEM) 2016/2017 Women's Entrepreneurship Report,

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APPENDICES

Appendix A: Validator's Questionnaire Assessment

THE MODERATING EFFECTS OF ISLAMIC RELIGIOSITY IN THE RELATIONSHIP BETWEEN SELECTED ISLAMIC MICROFINANCE PRODUCTS AND SERVICES AND ENTREPRENEURS' BUSINESS PERFORMANCE

Direction: This tool asks for your evaluation of the questionnaire to be used in the data gathering for the investigation stated above, in order to establish its validity. Using the following scale, **kindly indicate (✓) in the relevant space that represents your opinion with each statement.**

SECTION A: *Murabaha* Financing (MF)

S/N	Items	Essential	Useful, but not essential	Not necessary
MF1.	The <i>Murabaha</i> financing (goods/equipment) I received was adequate for business.			
MF2.	I obtained the quantity of <i>Murabaha</i> financing (goods/equipment) I applied for.			
MF3.	It was difficult to access or get the <i>Murabaha</i> financing (goods/equipment).			
MF4.	It took a long process to get the <i>Murabaha</i> financing (goods/equipment).			
MF5.	Paying back was a condition for obtaining another <i>Murabaha</i> financing (goods/equipment).			
MF6.	The maturity period was acceptable.			
MF7.	Payment for the <i>Murabaha</i> financing (goods/equipment) (cost + mark-up) was made installmentally.			

SECTION B: *Mudharabah* Savings (MS)

S/N	Items	Essential	Useful, but not essential	Not necessary
MS1.	The <i>Mudharabah</i> savings serves as an emergency savings fund.			
MS2.	I save money from the profit I make from the <i>Mudharabah</i> contract business.			
MS3.	The <i>Mudharabah</i> savings serves as a long-term savings for education, home etc.			
MS4.	The <i>Mudharabah</i> savings is for retirement purpose.			
MF5.	The <i>Mudharabah</i> savings is meant to buy assets, pay back loan and invest in business.			

SECTION C: Social Capital (SC)

S/N	Items	Essential	Useful, but not essential	Not necessary
SC1.	My business colleagues and I trust each other.			
SC2.	When I encounter difficulties, I anticipate my business colleagues will provide help.			
SC3.	My business colleagues and I are willing to share business related information.			
SC4.	My business colleagues and I have a lot of common interests			
SC5.	My business colleagues and I are willing to cooperate in business related issues.			
SC6.	My business colleagues and I feel that we belong to a tight group.			
SC7.	I view my business colleagues' matters as my own.			

SECTION D: Trade Show (TS)

S/N	Items	Essential	Useful, but not essential	Not necessary
TS1.	I generate sales at the trade show.			
TS2.	I introduce new products at the trade show.			
TS3.	I explore domestic market opportunities at the trade show.			
TS4.	I explore export market opportunities at the trade show.			
TS5.	I evaluate competitors' products at the trade show.			
TS6.	I exchange information with competitors at the trade show.			
TS7.	I collect intelligence information about competitors at the trade show.			
TS8.	I develop customer relationship at the trade show.			
TS9.	I meet key decision makers in business at the trade show.			

SECTION E: Business Advice (BA)

S/N	Items	Essential	Useful, but not essential	Not necessary
BA1.	I seek advice on sales forecasting.			
BA2.	I seek advice on marketing communications.			
BA3.	I seek advice on pricing.			
BA4.	I seek advice on customer preferences.			
BA5.	I seek advice on customer-related problems.			

SECTION F: Business Monitoring (BM)

S/N	Items	Essential	Useful, but not essential	Not necessary
PM1.	How often does the bank staff walk around your business place?			
PM2.	How often does the bank staff watch you as you work?			
PM3.	How often does the bank staff just stand or sit and observe you working?			
PM4.	How often does the bank staff carefully examine the work you have completed?			
PM5.	How often does the bank staff check to see if you are working efficiently?			

SECTION G: Islamic Religiosity (IR)

S/N	Items	Essential	Useful, but not essential	Not necessary
IR1.	Religion is important to me because it helps me to cope with life events.			
IR2.	Religion is important to me because it answers many questions about the meaning of my life.			
IR3.	Religion is important to me because it teaches me how to deal with life events.			
IR4.	I try to place my religion into practice for dealing with life challenges.			
IR5.	Religion is important to me, because it teaches me how to help others.			
IR6.	If any bad thing happens to me, I believe it is a test from Allah to examine my life (<i>Ibtīlaa</i>).			
IR7.	When something bad happens, I pray to Allah SWT to give me guidance and peace of mind.			
IR8.	While making a serious decision in my life, I ask what is best and proper from Allah, the Merciful (<i>Istikhara</i>)			
IR9.	I perform prayer primarily to achieve satisfaction, happiness and reduce stress.			
IR10.	I fast the whole month of Ramadan.			
IR11.	I perform the obligation of <i>Zakat Maal</i> (asset/income) annually.			
IR12.	If I have the ability, I perform my duty as a muslim by going for pilgrimage to <i>Mecca</i> .			

SECTION H: Entrepreneurs' Business Performance (EBP)

S/N	Items	Essential	Useful, but not essential	Not necessary
EBP 1.	My business is stable.			
EBP 2.	My business profit has increased.			
EBP 3.	I experience business growth.			
EBP 4.	I believe I occupy a business leadership position in the industry I operate.			
EBP 5.	I feel my business productivity has increased.			
EBP 6.	I operate my business at a lower cost of production.			
EBP 7.	I have employed more workers in my business.			
EBP 8.	I contribute in community development as a result of my business.			

Comments and Suggestions:

.....

Signature of the validator  **UUM** Date

Universiti Utara Malaysia

Appendix B: Content Validity Ratio Calculation Using Lawshe's Technique

THE MODERATING EFFECTS OF ISLAMIC RELIGIOSITY IN THE RELATIONSHIP BETWEEN SELECTED ISLAMIC MICROFINANCE PRODUCTS AND SERVICES AND ENTREPRENEURS' BUSINESS PERFORMANCE

FORMULA:

$$CVR = \frac{Ne - N/2}{N/2}$$

Ne = Number of experts who indicated essential

N = Number of experts

CVR = Content validity ratio

Note: Number of experts is 6

Lawshe's Content Validity Ratio involves a panel of subject matter "experts" rating items into one of three categories: "essential," "useful, but not essential," or "not necessary." Items deemed "essential" by a critical number of panel members are then included within the final instrument, with items failing to achieve this critical level discarded. CVR values range between -1 (perfect disagreement) and +1 (perfect agreement) with CVR values above zero indicating that over half of panel members agree an item essential. Based on "established psychophysical principles," a level of 50% agreement gives some assurance of content validity (Lawshe, 1975).

SECTION A: *Murabaha* Financing (MF)

S/N	Items	Essential	Useful, but not essential	Not necessary	CVR
MF1.	The <i>Murabaha</i> financing (goods/equipment) I received was adequate to finance my business.	6	-	-	1
MF2.	I obtained the quantity of <i>Murabaha</i> financing (goods/equipment) I applied for.	4	1	1	0.33
MF3.	It was difficult to access or get the <i>Murabaha</i> financing (goods/equipment).	5	1	-	0.67
MF4.	It took a long process to get the <i>Murabaha</i> financing (goods/equipment).	2	4	-	-0.33
MF5.	Paying back was a condition for obtaining another <i>Murabaha</i> financing (goods/equipment).	5	1	-	0.67
MF6.	The maturity period was acceptable.	5	1	-	0.67
MF7.	Payment for the <i>Murabaha</i> financing (goods/equipment) (cost + mark-up) was made installmentally.	4	2	-	0.33

SECTION B: *Mudharabah* Savings (MS)

S/N	Items	Essential	Useful,	Not	CVR
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			but not essential	necessary	
MS1.	The <i>Mudharabah</i> savings serves as an emergency savings fund.	6	-	-	1
MS2.	I save money from the profit I make from the <i>Mudharabah</i> contract business.	6	-	-	1
MS3.	The <i>Mudharabah</i> savings serves as a long-term savings for education, home etc.	5	1	-	0.67
MS4.	The <i>Mudharabah</i> savings is for retirement purpose.	3	3	-	0
MF5.	The <i>Mudharabah</i> savings is meant to buy assets, pay back loan and invest in business.	6	-	-	1

SECTION C: Social Capital (SC)

S/N	Items	Essential	Useful, but not essential	Not necessary	CVR
SC1.	My business colleagues and I trust each other.	3	3	-	0
SC2.	When I encounter difficulties, I anticipate my business colleagues to provide help.	5	1	-	0.67
SC3.	My business colleagues and I are willing to share business related information.	6	-	-	1
SC4.	My business colleagues and I have a lot of common interests	6	-	-	1
SC5.	My business colleagues and I are willing to cooperate in business related issues.	5	1	-	0.67
SC6.	My business colleagues and I feel that we belong to a tight group.	5	1	-	0.67
SC7.	I view my business colleagues' matters as my own.	4	2	-	0.33

SECTION D: Trade Show (TS)

S/N	Items	Essential	Useful, but not essential	Not necessary	CVR
TS1.	I generate sales at the trade show.	6	-	-	1
TS2.	I introduce new products at the trade show.	6	-	-	1
TS3.	I explore domestic market opportunities at the trade show.	6	-	-	1
TS4.	I explore export market opportunities at the trade show.	5	1	-	0.67
TS5.	I evaluate competitors' products at the trade show.	5	1	-	0.67
TS6.	I exchange information with competitors at the trade show.	6	-	-	1
TS7.	I collect intelligence information about competitors at the trade show.	5	1	-	0.67
TS8.	I develop customer relationship at the trade show.	5	1	-	0.67
TS9.	I meet key decision makers in business at the trade show.	4	2	-	0.33

SECTION E: Business Advice (BA)

S/N	Items	Essential	Useful, but not essential	Not necessary	CVR
BA1.	I seek advice on sales forecasting.	6	-	-	1
BA2.	I seek advice on marketing communications.	6	-	-	1
BA3.	I seek advice on pricing.	5	1	-	0.67
BA4.	I seek advice on customer preferences.	5	1	-	0.67
BA5.	I seek advice on customer-related problems.	6	-	-	1

SECTION F: Business Monitoring (BM)

S/N	Items	Essential	Useful, but not essential	Not necessary	CVR
BM1.	How often does the bank staff visit and walk around your business place?	5	1	-	0.67
BM2.	How often does the bank staff watch you as you work?	4	2	-	0.33
BM3.	How often does the bank staff on visit just stand or sit and observe you working?	2	2	2	-0.33
BM4.	How often does the bank staff carefully examine the project you have completed?	5	1	-	0.67
BM5.	How often does the bank staff check to see if you are working efficiently?	4	2	-	0.33

SECTION G: Islamic Religiosity (IR)

S/N	Items	Essential	Useful, but not essential	Not necessary	CVR
IR1.	Religion is important to me because it helps me to cope with life events.	6	-	-	1
IR2.	Religion is important to me because it answers many questions about the meaning of my life.	5	1	-	0.67
IR3.	Religion is important to me because it teaches me how to deal with life events.	2	1	3	-0.33
IR4.	I try to put my religion into practice when dealing with life challenges.	5	1	-	0.67
IR5.	Religion is important to me, because it teaches me how to help others.	6	-	-	1
IR6.	If any bad thing happens to me, I believe it is a test from Allah to examine my faith (<i>Ibtisaa</i>).	6	-	-	1
IR7.	When something bad happens, I pray to Allah SWT to give me guidance and peace of mind.	5	-	1	0.67
IR8.	While making a serious decision in my life, I ask what is best and proper from Allah, the Merciful (<i>Istikhara</i>)	6	-	-	1
IR9.	I perform prayer primarily to achieve satisfaction, happiness and reduce stress.	4	2	-	0.33
IR10.	I fast the whole month of Ramadan.	5	1	-	0.67
IR11.	I perform the obligation of <i>Zakat Maal</i> (asset/income) annually.	6	-	-	1
IR12	If I have the ability, I perform my duty as a muslim by going for pilgrimage to <i>Mecca</i> .	5	1	-	0.67

SECTION H: Entrepreneurs' Business Performance (EBP)

S/N	Items	Essential	Useful, but not essential	Not Necessary	CVR
EBP 1.	My business is stable.	5	1	-	0.67
EBP 2.	My business profit has increased.	6	-	-	1
EBP 3.	I experience business growth.	4	2	-	0.33
EBP 4.	I believe I occupy a business leadership position in the industry I operate.	2	2	2	-0.33
EBP 5.	I feel my business productivity has increased.	4	2	-	0.33
EBP 6.	I operate my business at a lower cost of production.	5	1	-	0.67
EBP 7.	I have employed more workers in my business.	5	1	-	0.67
EBP 8.	I contribute in community development as a result of my business.	6	-	-	1

Appendix C: Focus Group Discussion Report

THE MODERATING EFFECTS OF ISLAMIC RELIGIOSITY IN THE RELATIONSHIP BETWEEN SELECTED ISLAMIC MICROFINANCE PRODUCTS AND SERVICES AND ENTREPRENEURS' BUSINESS PERFORMANCE

Date: 24/04/2016

Time: 5:00PM

Language used for discussion: *Hausa*

Participants: Seven

1. *Murabaha* Financing (MF)

S/N	Okay	Reworded/Modified	Not Okay	Additional Suggested	Items
MF1		√		No items were suggested	
MF2	√				
MF3	√				
MF4			√		
MF5	√				
MF6		√			
MF7		√			

2. *Mudharabah* Savings (MS)

S/N	Okay	Reworded/Modified	Not Okay	Additional Suggested	Items
MS1		√		No items were suggested	
MS2	√				
MS3	√				
MS4	√				
MS5	√				

3. Social Capital (SC)

S/N	Okay	Reworded/Modified	Not Okay	Additional Items Suggested
SC1		√		No items were suggested
SC2		√		
SC3	√			
SC4		√		
SC5	√			
SC6	√			
SC7	√			

4. Trade Show (TS)

S/N	Okay	Reworded/Modified	Not Okay	Additional Items Suggested
TS1	√			No items were suggested
TS2	√			
TS3		√		
TS4	√			
TS5	√			
TS6	√			
TS7	√			
TS8		√		
TS9	√			

5. Business Advice (BA)

S/N	Okay	Reworded/Modified	Not Okay	Additional Items Suggested
BA1	√			No items were suggested
BA2	√			
BA3	√			
BA4		√		
BA5		√		

6. Business Monitoring (BM)

S/N	Okay	Reworded/Modified	Not Okay	Additional Items Suggested
BM1	√			No items were suggested
BM2	√			
BM3			√	
BM4	√			
BM5	√			

7. Islamic Religiosity (IR)

S/N	Okay	Reworded/Modified	Not Okay	Additional Items Suggested
IR1	√			<p>Suggestions were made to include non-obligatory worships such as prayers fasting and sadaqah, in addition to inclusion of issues of <i>Riba</i>.</p> <p>Based on these, four more items were included as follows:</p> <ol style="list-style-type: none"> 1. I always perform non-obligatory (<i>Nawafil</i>) prayer. 2. I always perform non-obligatory (<i>Nawafil</i>) fasting. 3. I always give charity (<i>Sadaqah</i>). 4. I always keep myself away from earnings through prohibited (<i>Haram</i>) means.
IR2		√		
IR3			√	
IR4	√			
IR5	√			
IR6	√			
IR7		√		
IR8		√		
IR9	√			
IR10	√			
IR11	√			
IR12	√			

8. Entrepreneurs' Business Performance (EBP)

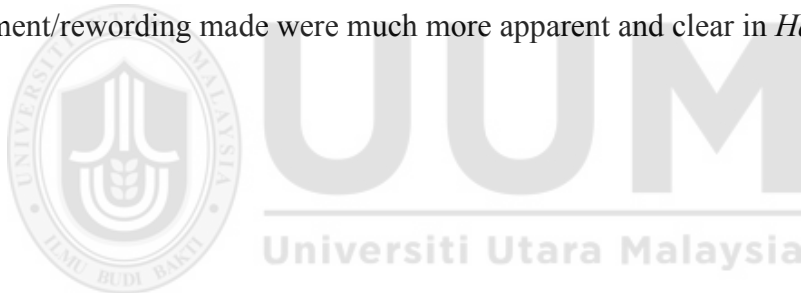
S/N	Okay	Reworded/Modified	Not Okay	Additional Items Suggested
EBP1	√			No items were suggested
EBP2	√			
EBP3	√			
EBP4			√	
EBP5	√			
EBP6	√			
EBP7	√			
EBP8	√			

The items that were okay were not tampered with

The items that were refined/reworded were done based on the suggestion of the participants.

The items that were not okay were advised to be removed.

Note: The questionnaire was translated into *Hausa* language accordingly and refinement/rewording made were much more apparent and clear in *Hausa* language.



Appendix D: Questionnaire (English)



Islamic Business School (IBS)
Universiti Utara Malaysia, 06010, Sintok,
Kedah Darul Aman, Malaysia
Website: <http://www.ibs.uum.edu.my/>

AN ACADEMIC RESEARCH QUESTIONNAIRE

Dear Respondent,

I hope this finds you well and in good health.

I am a PhD (Islamic Finance and Banking) candidate in Islamic Business School at Universiti Utara Malaysia, currently conducting a survey titled: ***The Moderating Effects of Islamic Religiosity in The Relationship Between Selected Islamic Microfinance Products and Services and Entrepreneurs' Business Performance*** as part of my PhD research. I would appreciate it very much if you assist me by providing **objective and sincere answers** to all attached questions, as there is no right or wrong answer. Be assured that all the information given will be treated as confidential and it will be used only for the purpose of this study. In anticipation of your positive response, I would appreciate your kind assistance very much in completing the questionnaire. Any questions or suggestions please call or email the undersigned.

Thank you very much for your time and cooperation.

Yours faithfully,

Farida Mohammed Shehu

PhD candidate in Islamic Finance and Banking

Mobile: +2347038233587

Mobile: +60162249254

E-mail: fmshehu@yahoo.com

PART A: PART A: Measurement of *Murabaha* financing, *Mudharabah* savings, social capital, trade show, business advice, business monitoring, Islamic religiosity and entrepreneurs' business performance.

- i) Using the following scale, **kindly indicate your level of agreement or disagreement (by circling the relevant number that represents your answer) with each statement:** 1= Strongly disagree; 2= Partly disagree; 3= Disagree; 4= Undecided; 5= Partly agree; 6= Agree; and 7= Strongly agree.

Strongly disagree	1	2	3	4	5	6	7	Strongly agree
--------------------------	----------	----------	----------	----------	----------	----------	----------	-----------------------

S/N	MURABAHA FINANCING (MF)	Scale						
MF1.	The <i>Murabaha</i> financing (goods/equipment) I received was adequate to finance my business.	1	2	3	4	5	6	7
MF2.	I obtained the quantity of <i>Murabaha</i> financing (goods/equipment) I applied for.	1	2	3	4	5	6	7
MF3.	It was difficult to access or get the <i>Murabaha</i> financing (goods/equipment).	1	2	3	4	5	6	7
MF4.	Paying back was a condition for obtaining another <i>Murabaha</i> financing (goods/equipment).	1	2	3	4	5	6	7
MF5.	The maturity period was acceptable.	1	2	3	4	5	6	7
MF6.	Payment for the <i>Murabaha</i> financing (goods/equipment) (cost + mark-up) was made installmentally.	1	2	3	4	5	6	7

- ii) Using the following scale, **kindly indicate your level of agreement or disagreement (by circling the relevant number that represents your answer) with each statement:** 1= Strongly disagree; 2= Partly disagree; 3= Disagree; 4= Undecided; 5= Partly agree; 6= Agree; and 7= Strongly agree.

Strongly disagree	1	2	3	4	5	6	7	Strongly agree
--------------------------	----------	----------	----------	----------	----------	----------	----------	-----------------------

S/N	MUDHARABAH SAVINGS (MS)	Scale						
MS1.	The <i>Mudharabah</i> savings serves as an emergency savings fund.	1	2	3	4	5	6	7
MS2.	I save money from the profit I make from the <i>Mudharabah</i> contract business.	1	2	3	4	5	6	7
MS3.	The <i>Mudharabah</i> savings serves as a long-term	1	2	3	4	5	6	7

	savings for education, home etc.							
MS4.	The <i>Mudharabah</i> savings is for retirement purpose.	1	2	3	4	5	6	7
MS5.	The <i>Mudharabah</i> savings is meant to buy assets, pay back loan and invest in business.	1	2	3	4	5	6	7

- iii) Using the following scale, **kindly indicate your level of agreement or disagreement (by circling the relevant number that represents your answer) with each statement:** 1= Strongly disagree; 2= Partly disagree; 3= Disagree; 4= Undecided; 5= Partly agree; 6= Agree; and 7= Strongly agree.

Strongly disagree	1	2	3	4	5	6	7	Strongly agree
--------------------------	----------	----------	----------	----------	----------	----------	----------	-----------------------

S/N	SOCIAL CAPITAL (SC)	Scale						
SC1.	My business colleagues and I trust each other.	1	2	3	4	5	6	7
SC2.	When I encounter difficulties, I anticipate my business colleagues to provide help.	1	2	3	4	5	6	7
SC3.	My business colleagues and I are willing to share business related information.	1	2	3	4	5	6	7
SC4.	My business colleagues and I have a lot of common interests in the business.	1	2	3	4	5	6	7
SC5.	My business colleagues and I are willing to cooperate in business related issues.	1	2	3	4	5	6	7
SC6.	My business colleagues and I feel that we belong to a tight group.	1	2	3	4	5	6	7
SC7.	I view my business colleagues' matters as my own.	1	2	3	4	5	6	7

- iv) Using the following scale, **kindly indicate your level of agreement or disagreement (by circling the relevant number that represents your answer) with each statement:** 1= Strongly disagree; 2= Partly disagree; 3= Disagree; 4= Undecided; 5= Partly agree; 6= Agree; and 7= Strongly agree.

Strongly disagree	1	2	3	4	5	6	7	Strongly agree
--------------------------	----------	----------	----------	----------	----------	----------	----------	-----------------------

S/N	TRADE SHOW (TS)	Scale						
TS1.	I generate sales at the trade show.	1	2	3	4	5	6	7
TS2.	I introduce new products at the trade show.	1	2	3	4	5	6	7
TS3.	I explore domestic market opportunities at the trade show.	1	2	3	4	5	6	7
TS4.	I explore export market opportunities at the trade show.	1	2	3	4	5	6	7
TS5.	I evaluate competitors' products at the trade show.	1	2	3	4	5	6	7
TS6.	I exchange information with competitors at the trade show.	1	2	3	4	5	6	7

TS7.	I collect intelligence information about competitors at the trade show.	1	2	3	4	5	6	7
TS8.	I develop customer relationship at the trade show.	1	2	3	4	5	6	7
TS9.	I meet key decision makers in business at the trade show.	1	2	3	4	5	6	7

- v) Using the following scale, **kindly indicate your frequency of advice-seeking on the following business-related matters (by circling the relevant number that represents your answer) with each statement:**
1= Never; 2= Rarely; 3= Occasionally; 4= Sometimes; 5= Frequently; 6= Usually; 7= Every time.

Never	1	2	3	4	5	6	7	Every time
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S/N	BUSINESS ADVICE (BA)	Scale						
BA1.	I seek advice on sales forecasting.	1	2	3	4	5	6	7
BA2.	I seek advice on marketing my goods/services.	1	2	3	4	5	6	7
BA3.	I seek advice on pricing.	1	2	3	4	5	6	7
BA4.	I seek advice on customer preferences.	1	2	3	4	5	6	7
BA5.	I seek advice on customer-related problems.	1	2	3	4	5	6	7

- vi) Using the following scale, **kindly indicate the frequency of business monitoring by the bank staff (by circling the relevant number that represents your answer) with each statement:** 1= Never; 2= Rarely; 3= Occasionally; 4= Sometimes; 5= Frequently; 6= Usually; 7= Every time

Never	1	2	3	4	5	6	7	Every time
--------------	----------	----------	----------	----------	----------	----------	----------	-------------------

S/N	BUSINESS MONITORING (BM)	Scale						
PM1.	How often does the bank staff walk around your business place?	1	2	3	4	5	6	7
PM2.	How often does the bank staff watch you as you work?	1	2	3	4	5	6	7
PM3.	How often does the bank staff carefully examine the work you have completed?	1	2	3	4	5	6	7
PM4.	How often does the bank staff check to see if you are working efficiently?	1	2	3	4	5	6	7

- vii) Using the following scale, **kindly indicate your level of agreement or disagreement (by circling the relevant number that represents your answer) with each statement:** 1= Strongly disagree; 2= Partly disagree; 3= Disagree; 4= Undecided; 5= Partly agree; 6= Agree; and 7= Strongly agree.

Strongly disagree	1	2	3	4	5	6	7	Strongly agree
-------------------	---	---	---	---	---	---	---	----------------

S/N	ISLAMIC RELIGIOSITY (IR)	Scale						
IR1.	Religion is important to me because it helps me to cope with life events.	1	2	3	4	5	6	7
IR2.	Religion is important to me because it answers many questions about the meaning of my life.	1	2	3	4	5	6	7
IR3.	I try to place my religion into practice for dealing with life challenges.	1	2	3	4	5	6	7
IR4.	Religion is important to me, because it teaches me how to help others.	1	2	3	4	5	6	7
IR5.	If any bad thing happens to me, I believe it is a test from Allah to examine my life (<i>Ibtilaa</i>).	1	2	3	4	5	6	7
IR6.	When something bad happens, I pray to Allah SWT to give me guidance and peace of mind.	1	2	3	4	5	6	7
IR7.	While making a serious decision in my life, I ask what is best and proper from Allah, the Merciful (<i>Istikhara</i>).	1	2	3	4	5	6	7
IR8.	I perform prayer primarily to achieve satisfaction, happiness and reduce stress.	1	2	3	4	5	6	7
IR9.	I always perform non-obligatory (<i>Nawafil</i>) prayer.							
IR10.	I fast the whole month of Ramadan.	1	2	3	4	5	6	7
IR11.	I always perform non-obligatory (<i>Nawafil</i>) fasting.							
IR12.	I perform the obligation of <i>Zakat Maal</i> (asset/income) annually.	1	2	3	4	5	6	7
IR13.	I always give charity (<i>Sadaqah</i>).							
IR14.	If I have the ability, I perform my duty as a muslim by going for pilgrimage to <i>Mecca</i> .	1	2	3	4	5	6	7
IR15.	I always keep myself away from earnings through prohibited (<i>Haram</i>) means.	1	2	3	4	5	6	7

- viii) Using the following scale, **kindly indicate your level of agreement or disagreement (by circling the relevant number that represents your answer) with each statement:** 1= Strongly disagree; 2= Partly disagree; 3= Disagree; 4= Undecided; 5= Partly agree; 6= Agree; and 7= Strongly agree.

Strongly disagree	1	2	3	4	5	6	7	Strongly agree
--------------------------	----------	----------	----------	----------	----------	----------	----------	-----------------------

S/N	ENTREPRENEURS' BUSINESS PERFORMANCE (EBP)	Scale						
EBP 1.	My business is stable.	1	2	3	4	5	6	7
EBP 2.	My business profit has increased.	1	2	3	4	5	6	7
EBP 3.	I experience business growth.	1	2	3	4	5	6	7
EBP 4.	I feel my business productivity has increased.	1	2	3	4	5	6	7
EBP 5.	I operate my business at a lower cost of production.	1	2	3	4	5	6	7
EBP 6.	I have employed more workers in my business.	1	2	3	4	5	6	7
EBP 7.	I contribute in community development as a result of my business.	1	2	3	4	5	6	7

Part B: Demographic Information

Please read and tick [✓] as appropriate in the provided boxes your exact assessment of the following demographic information:

1. Education:

1) Islamic Education:

☐ Formal

☐ Informal

2) Conventional Education:

☐ None

☐ Primary Education

☐ Secondary Education

☐ Tertiary Education

☐ Others (Please Specify)

2. Age:

What is your age range?

☐ Less than 20 years

☐ 21-30

☐ 31-40

☐ 41-50

☐ More than 50 years

3. Marital Status:

What is your marital status?

- ☐ Married
- ☐ Single
- ☐ Widowed
- ☐ Divorced

4. Number of children:

How many children do you have?

- ☐ None
- ☐ 1-3
- ☐ 4-6
- ☐ 7 and above

5. Experience:

1) How many years have you been in the current business?

- ☐ Less than 3 years
- ☐ 3-5 years
- ☐ 6-10 years
- ☐ More than 10 years

2) Have you run other micro-enterprise before starting this current business?

- ☐ Yes
- ☐ No

6. Type of Industry:

What type of industry is your business engaged in?

- ☐ Agriculture (e.g., farming, livestock, poultry)
- ☐ Manufacturing
- ☐ Processing
- ☐ Wholesale/Retailing
- ☐ Service (e.g., restaurant, saloon, tailoring)
- ☐ Others (Please Specify)

7. Size of the firm:

What is the total asset of your current business?

- ☐ Less than =N=5000
- ☐ =N=5000-19000
- ☐ =N=20000-39000
- ☐ =N=40000 and above

8. Profit:

1) How much was your weekly profit before obtaining the *Murabaha* financing?

- ☐ Less than =N=5000
- ☐ =N=5000-9000
- ☐ =N=10000-19000
- ☐ =N=20000 and above

2) How much was your weekly profit after obtaining the *Murabaha* financing?

- ☐ Less than =N=5000
- ☐ =N=5000-9000
- ☐ =N=10000-19000
- ☐ =N=20000 and above

**THANK YOU FOR COMPLETING THIS QUESTIONNAIRE
AND HAVE A GOOD DAY**



Appendix E: Questionnaire (Hausa)



Islamic Business School (IBS)
Universiti Utara Malaysia, 06010, Sintok,
Kedah Darul Aman, Malaysia
Website: <http://www.ibs.uum.edu.my/>

TAMBAYOYI GAME DA WANI BINCIKE/NAZARI

Salamu Alaikum,

Ina fata Kina lafiya.

Ni xalibaa ce da ke karatu na digiri na Uku PhD a Sashen Koyon Harkar Ciniki a Musulunce na Jami'ar Utara a qasar Malaysia. Kuma ina nazari bisa wannan maudu'i: *Yadda Riƙo da Addini ke Taka Rawa Wajen Inganta Alakar dake Tsakanin Zababbun Hanyoyin Musulunci na ba da Tallafi da Ci-Gaban Masu Sana'a.*

Zan yi matuqar godiya in kika taimaka wajen amsa waxannan tambayoyi da za su zo nan gaba bisa **gaskiya da amana**. Ki sani babu daidai ko akasin haka a amsoshin da za ki bayar. Kuma ina tabbatar miki da cewa duk bayanana da kika bayar za a yi amfani da su ne a wannan binciken kawai, kuma za a suturar shi. Ina godiya bisa amsoshin da za ki bayar, don kuwa ina neman taimakonki wajen amsa waxannan tambayoyi. In akwai wata shawara ko tambaya ana iya kira na ko a aiko saƙo ta waxannan hanyoyi:

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Na gode da hadin kan da kika bani.

KASHI NA A: Awon tsarin Murabaha, ajiyar Mudharaba, haxin kai, baje koli, shawarwari game da sana'a, bibiyar sana'a, riko da addinin Musulunci da ci-gaban masu sana'a.

- 1) Ta yin amfani da wannan sikeli ki nuna amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ban amince ba sosai. (2) ban wani amince ba ko na gaza amincewa sosai. (3) ban amince ba. (4) ina kokwanto. (5) na xan amince. (6) na amince. (7) na amince sosai.

Ban amince sosai ba	1	2	3	4	5	6	7	Na amince sosai
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S/N	TSARIN MURABAHA	SIKELI						
MF1.	Kaya/kayan aiki da na karva sun wadaceni a gudanar da sana'ata.	1	2	3	4	5	6	7
MF2.	Na sami adadin kaya/kayan aiki da na nema.	1	2	3	4	5	6	7
MF3.	Akwai wahala wajen samun kaya/kayan aiki.	1	2	3	4	5	6	7
MF4.	Biyar kuxin kaya/kayan aiki da na karva wani sharaxi ne na shiga wani sabon tsarin <i>Murabaha</i> .	1	2	3	4	5	6	7
MF5.	Lokacin da aka qayyade na gama biya ya yi min daidai.	1	2	3	4	5	6	7
MF6.	Biyar tsarin <i>Murabaha</i> (uwar kuxi + riba) ana yin sa lokaci-lokaci.	1	2	3	4	5	6	7

- 2) Ta yin amfani da wannan sikeli ki nuna amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ban amince ba sosai. (2) ban wani amince ba ko na gaza amincewa sosai. (3) ban amince ba. (4) ina kokwanto. (5) na xan amince. (6) na amince. (7) na amince sosai.

Ban amince sosai ba	1	2	3	4	5	6	7	Na amince sosai
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S/N	AJIYAR MUDHARABA	SIKELI						
MS1.	Ajiyar <i>Mudharabah</i> ina amfani da ita ne domin abin da zai taso bazata a cikin sana'ata.	1	2	3	4	5	6	7
MS2.	Ina ajiyar ribar da na samu daga ajiyar <i>Mudharaba</i> .	1	2	3	4	5	6	7
MS3.	Ajiyar <i>Mudharaba</i> ina amfani da ita saboda fuskantar wasu abubuwa nan gaba, harkar ilimi ko gina gida.	1	2	3	4	5	6	7
MS4.	Ajiyar <i>Mudharaba</i> ina yin ta ne don lokacin ritaya.	1	2	3	4	5	6	7
MS5.	Ajiyar <i>Mudharaba</i> ina yin ta domin sayen kadara ko biyan bashi ko kara bunqasa sana'a.	1	2	3	4	5	6	7

- 3) Ta yin amfani da wannan sikeli ki nuna amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ban amince ba sosai. (2) ban wani amince ba ko na

gaza amincewa sosai. (3) ban amince ba. (4) ina kokwanto. (5) na xan amince. (6) na amince. (7) na amince sosai.

Ban amince sosai ba	1	2	3	4	5	6	7	Na amince sosai
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S/N	HAXIN KAI	SIKELI						
SC1.	Ni da abokan sana'ata mun amince da juna.	1	2	3	4	5	6	7
SC2.	Idan na fuskanci wasu matsaloli ina sa ran abokan sana'ata za su taimake ni.	1	2	3	4	5	6	7
SC3.	Ni da abokan sana'ata muna iya musayar bayanar da suka shafi sana'a.	1	2	3	4	5	6	7
SC4.	Ni da abokan sana'ata muna da abubuwa iri daya da suka shafe mu a cikin sana'armu.	1	2	3	4	5	6	7
SC5.	Ni da abokan sana'ata muna iya haxa kai game da abubuwan da suka shafi sana'armu.	1	2	3	4	5	6	7
SC6.	Ni da abokan sana'ata mun zama tsintsiya maxaurinki xaya.	1	2	3	4	5	6	7
SC7.	Na xauki duk wani abu da ya sami abokiyar sana'ata kamar ni ya sama.	1	2	3	4	5	6	7

- 4) Ta yin amfani da wannan sikeli ki nuna amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ban amince ba sosai. (2) ban wani amince ba ko na gaza amincewa sosai. (3) ban amince ba. (4) ina kokwanto. (5) na xan amince. (6) na amince. (7) na amince sosai.

Ban amince sosai ba	1	2	3	4	5	6	7	Na amince sosai
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S/N	BAJE KOLI	SIKELI						
TS1.	Ina yin ciniki a wajen baje-koli.	1	2	3	4	5	6	7
TS2.	Ina qaddamar da sababbin kaya a wajen baje-koli.	1	2	3	4	5	6	7
TS3.	Ina duba yiwuwar aika kayana wasu wuraren a cikin gida a wajen baje-koli.	1	2	3	4	5	6	7
TS4.	Ina duba yiwuwar aika kayana qasashen waje a wajen baje-koli.	1	2	3	4	5	6	7
TS5.	Ina qimanta kayan masu gasa da mu a wajen baje-koli.	1	2	3	4	5	6	7
TS6.	Ina musanyar bayanai da abokan gasarmu a wajen baje-koli.	1	2	3	4	5	6	7
TS7.	Ina tara bayanai na sirri game da abokan sana'ata.	1	2	3	4	5	6	7
TS8.	Ina assasa mu'amullata da abokan cinikina a wajen baje-koli.	1	2	3	4	5	6	7
TS9.	Ina haxuwa da muhimman mutane a harkar ciniki a wajen baje-koli.	1	2	3	4	5	6	7

- 5) Ta yin amfani da wannan sikeli ka/ki nuna amincewarka ko amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ba a tava yi ba. (2) ba ka safai ba.

(3) jefi-jefi. (4) wani lokaci. (5) wasu lokuta. (6) sau da yawa. (7) kowane lokaci.

Ba a tava yi ba	1	2	3	4	5	6	7	Kowane lokaci
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S/N	SHAWARWARI GAME DA SANA'A	SIKELI						
BA1.	Ina neman shawara bisa hasashen ciniki.	1	2	3	4	5	6	7
BA2.	Ina neman shawara bisa hanyoyin tallata kayana.	1	2	3	4	5	6	7
BA3.	Ina neman shawara bisa farashi.	1	2	3	4	5	6	7
BA4.	Ina neman shawara bisa abubuwan da masu saya suka fi so.	1	2	3	4	5	6	7
BA5.	Ina neman shawara bisa matsalolin da suka shafi masu sayan.	1	2	3	4	5	6	7

- 6) Ta yin amfani da wannan sikeli ka/ki nuna amincewarka ko amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ba a tava yi ba. (2) ba ka safai ba. (3) jefi-jefi. (4) wani lokaci. (5) wasu lokuta. (6) sau da yawa. (7) kowane lokaci.

Ba a tava yi ba	1	2	3	4	5	6	7	Kowane lokaci
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S/N	BIBIYAR SANA'A	SIKELI						
BM1.	Sau nawa ma'aikatan bankin suke ziyara su zagaya wajen sana'arki?	1	2	3	4	5	6	7
BM2.	Sau nawa ma'aikatan bankin suke zuwa su sa ido game da abin da ki ke yi?	1	2	3	4	5	6	7
BM3.	Sau nawa ma'aikatan bankin suke duba aikin da ki kammala cikin nutsuwa da lura?	1	2	3	4	5	6	7
BM4.	Sau nawa ma'aikatan bankin suke bincika ko kina aiki sosai?	1	2	3	4	5	6	7

- 7) Ta yin amfani da wannan sikeli ki nuna amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ban amince ba sosai. (2) ban wani amince ba ko na gaza amincewa sosai. (3) ban amince ba. (4) ina kokwanto. (5) na xan amince. (6) na amince. (7) na amince sosai.

Ban amince sosai ba	1	2	3	4	5	6	7	Na amince sosai
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S/N	RIQO DA ADDININ MUSULUNCI	SIKELI						
IR1.	Addini yana da muhimmanci gare ni saboda yana taimakona wajen fuskantar rayuwa.	1	2	3	4	5	6	7
IR2.	Addini yana da muhimmanci a wuri na	1	2	3	4	5	6	7

	saboda yana amsa min tambayoyi da yawa gamne da ma'anar rayuwata.							
IR3.	Ina qoqarin xabbaqa addinina wajen fuskantar abubuwan dake tasowa a rayuwata.	1	2	3	4	5	6	7
IR4.	Addini yana da muhimmanci a wuri na saboda yana koya min yadda zan taimaka wa wasu.	1	2	3	4	5	6	7
IR5.	Duk abin da ya same ni marar kyau, na yi imani da cewa Ibtala'i ne daga Allah.	1	2	3	4	5	6	7
IR6.	Duk lokacin da wani abu marar kyau ya same ni, ina yin addu'a ga Allah don neman shiriya da kwanciyar hankali.	1	2	3	4	5	6	7
IR7.	Duk lokacin da zan yanke wata shawara, ina neman zavi mai kyau kuma daya dace dani wurin Allah (<i>Istikhara</i>).	1	2	3	4	5	6	7
IR8.	Ina yin salla musamman don in sami nutsuwa da farin ciki da rage damuwa.	1	2	3	4	5	6	7
IR9.	Ina yin sallar da ba wajibiba (<i>Nafila</i>) a ko da yausha.							
IR10.	Ina yin azumin watan Ramadan gaba daya.	1	2	3	4	5	6	7
IR11.	Ina yin azumin da ba wajibiba (<i>Nafila</i>) a ko da yausha.	1	2	3	4	5	6	7
IR12.	Ina fitar da Zakat kowace shekara.	1	2	3	4	5	6	7
IR13.	A ko da yausha ina bada sadaka.							
IR14.	Idan na sami hali ina zuwa Makka don in yi aikin Hajji.	1	2	3	4	5	6	7
IR15.	A ko da yausha, ina nesantar da kaina daga samu ko ta hanyoyin da addini ya hana.	1	2	3	4	5	6	7

- 8) Ta yin amfani da wannan sikeli ki nuna amincewarki, ta yin da'ira a amsar da ta dace da amsarki. (1) ban amince ba sosai. (2) ban wani amince ba ko na gaza amincewa sosai. (3) ban amince ba. (4) ina kokwanto. (5) na xan amince. (6) na amince. (7) na amince sosai.

Ban amince sosai ba	1	2	3	4	5	6	7	Na amince sosai
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S/N	CI-GABAN MASU SANA'A	SIKELI						
EBP1.	Bana fuskantar tangarxa a cikin sana'ata.	1	2	3	4	5	6	7
EBP2.	Ribata ta qaru.	1	2	3	4	5	6	7
EBP3.	Sana'ata ta bunqasa.	1	2	3	4	5	6	7
EBP4.	Ina jin sana'ata ta havaka.	1	2	3	4	5	6	7
EBP5.	Ina yin sana'ata da mafi qarancin kuxin samar da kayayyaki.	1	2	3	4	5	6	7
EBP6.	Na qara yawan ma'aikata a sana'ata.	1	2	3	4	5	6	7
EBP7.	Ina ba da tawa gudunmawar wajen ci-gaban jama'a ta hanyar sana'ata.	1	2	3	4	5	6	7

KASHI NA B: Bayani game da ke/sana'arki

A karanta wannan, ki kuma sa alamar [✓] a inda ya dace da ke.

1. Matsayin Ilimi

a) Ilimin Addini:

- ☐ Na Islamiyya
- ☐ Na Allo

b) Ilimin Boko:

- ☐ Babu kowanne
- ☐ Ilimin Firamare
- ☐ Ilimin Sankandare
- ☐ Ilimin Gaba da Sakandare
- ☐ Wasu nau'in ilimin boko, yi bayani

2. Shekarun Haihuwa

- ☐ Qasa da shekaru 20
- ☐ Shekaru 21 – 30
- ☐ Shekaru 31 – 40
- ☐ Shekaru 41 – 50
- ☐ Fiye da shekaru 50

3. Matsayin Aure

Menene matsayinki dangane da aure?

- ☐ Ina da aure
- ☐ Ba ni da aure
- ☐ Mijina ya rasu
- ☐ Mun rabu da mijina

4. Yawan 'Ya'ya

- ☐ Ba ni da xa
- ☐ Ina da 'ya'ya 1 – 3
- ☐ Ina da 'ya'ya 4 – 6
- ☐ Ina da 'ya'ya fiye da 7

5. Goguwa ko Qwarewa a Sana'a

a) Kin yi shekaru nawa kina wannan sana'ar?

- ☐ Qasa da shekara 3
- ☐ Shekaru 3 – 5
- ☐ Shekaru 6 – 10
- ☐ Fiye da shekaru 10

b) Shin ko kin tava yin wata qaramar sana'a kafin ki fara wannan?

- ☐ Ee
- ☐ A'a

6. Nau'in Sana'a

Wace irin sana'a ki ke yi?

- ☐ Noma (noma ko kiwon dabbobi ko kiwon kaji)
- ☐ Qera abubuwa
- ☐ Sarrafa abubuwa
- ☐ Dila ce ni/ xan tebur ne ni
- ☐ Sana'ar hannu (Ina da wajen cin abinci *restaurant* ko ina da wajen gyara gashi da jiki ko wajen dinki)
- ☐ Wasu nau'in sana'o'i, yi bayani

7. Girman Sana'a/Kamfani

Menene qiyasin sana'arki gabadaya?

- ☐ Qasa da N5,000.00
- ☐ N5,000.00 – N19,000.00
- ☐ N20,000.00 – N39,000.00
- ☐ Sama da N40,000.00

8. Riba

1) Kafin Ki shiga tsarin *Murabaha* ribar Nawa Ki ke samu a kowane mako?

- ☐ Qasa da N5,000.00
- ☐ N5,000.00 – N9,000.00
- ☐ N10,000.00 – N19,000.00
- ☐ Fiye da N20,000.00

2) Bayan kin shiga tsarin *Murabaha* ribar nawa ki ke samu a kowane mako?

- ☐ Qasa da N5,000.00
- ☐ N5,000.00 – N9,000.00
- ☐ N10,000.00 – N19,000.00
- ☐ Fiye da N20,000.00

**INA GODIYA SABODA AMSA TAMBAYOYIN DA KI KA YI
A HUTA LAFIYA**

Appendix F: Factor Analysis Output

Factor Analysis

Correlation Matrix

		MF1	MF2	MF3	MF4	MF5	MF6
Correlation	MF1	1.000	.554	.807	.497	.460	.512
	MF2	.554	1.000	.552	.553	.604	.576
	MF3	.807	.552	1.000	.509	.506	.514
	MF4	.497	.553	.509	1.000	.565	.474
	MF5	.460	.604	.506	.565	1.000	.524
	MF6	.512	.576	.514	.474	.524	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.847
Bartlett's Test of Sphericity	Approx. Chi-Square	326.164
	df	15
	Sig.	.000

Anti-image Matrices

		MF1	MF2	MF3	MF4	MF5	MF6
Anti-image Covariance	MF1	.325	-.054	-.218	-.039	.020	-.047
	MF2	-.054	.476	-.024	-.096	-.143	-.131
	MF3	-.218	-.024	.318	-.035	-.053	-.033
	MF4	-.039	-.096	-.035	.569	-.149	-.052
	MF5	.020	-.143	-.053	-.149	.524	-.098
	MF6	-.047	-.131	-.033	-.052	-.098	.573
Anti-image Correlation	MF1	.770 ^a	-.137	-.679	-.090	.048	-.108
	MF2	-.137	.889 ^a	-.062	-.185	-.287	-.250
	MF3	-.679	-.062	.778 ^a	-.082	-.131	-.078
	MF4	-.090	-.185	-.082	.911 ^a	-.273	-.091
	MF5	.048	-.287	-.131	-.273	.872 ^a	-.179
	MF6	-.108	-.250	-.078	-.091	-.179	.918 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
MF1	1.000	.664
MF2	1.000	.660
MF3	1.000	.685
MF4	1.000	.570
MF5	1.000	.591
MF6	1.000	.571

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.740	62.331	62.331	3.740	62.331	62.331
2	.728	12.139	74.470			
3	.531	8.858	83.328			
4	.428	7.141	90.468			
5	.382	6.368	96.836			
6	.190	3.164	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1

MF1	.815
MF2	.812
MF3	.827
MF4	.755
MF5	.769
MF6	.756

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

Factor Analysis

Correlation Matrix

		MS1	MS2	MS3	MS4	MS5
Correlation	MS1	1.000	.761	.682	.579	.620
	MS2	.761	1.000	.675	.691	.648
	MS3	.682	.675	1.000	.707	.682
	MS4	.579	.691	.707	1.000	.670
	MS5	.620	.648	.682	.670	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.857
Bartlett's Test of Sphericity	Approx. Chi-Square	351.374
	df	10
	Sig.	.000

Anti-image Matrices

		MS1	MS2	MS3	MS4	MS5
Anti-image Covariance	MS1	.360	-.172	-.104	.034	-.056
	MS2	-.172	.317	-.023	-.114	-.047
	MS3	-.104	-.023	.359	-.129	-.099
	MS4	.034	-.114	-.129	.385	-.108
	MS5	-.056	-.047	-.099	-.108	.431
Anti-image Correlation	MS1	.826 ^a	-.510	-.290	.091	-.142
	MS2	-.510	.833 ^a	-.069	-.326	-.128
	MS3	-.290	-.069	.874 ^a	-.346	-.253
	MS4	.091	-.326	-.346	.852 ^a	-.266
	MS5	-.142	-.128	-.253	-.266	.909 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
MS1	1.000	.720
MS2	1.000	.776
MS3	1.000	.763
MS4	1.000	.721
MS5	1.000	.708

Extraction Method: Principal Component Analysis.

Total Variance Explained

Comp onent	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.687	73.741	73.741	3.687	73.741	73.741

2	.463	9.269	83.010		
3	.344	6.883	89.893		
4	.308	6.151	96.044		
5	.198	3.956	100.000		

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
MS1	.848
MS2	.881
MS3	.873
MS4	.849
MS5	.841

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

	SC1	SC2	SC3	SC4	SC5	SC6	SC7
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Correlation SC1	1.000	.544	.495	.421	.409	.415	.146
SC2	.544	1.000	.694	.739	.632	.640	.446
SC3	.495	.694	1.000	.774	.764	.671	.475
SC4	.421	.739	.774	1.000	.788	.691	.510
SC5	.409	.632	.764	.788	1.000	.708	.556
SC6	.415	.640	.671	.691	.708	1.000	.554
SC7	.146	.446	.475	.510	.556	.554	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.895
Bartlett's Test of Sphericity	Approx. Chi-Square
	491.861
	df
	21
	Sig.
	.000

Anti-image Matrices

		SC1	SC2	SC3	SC4	SC5	SC6	SC7
Anti-image Covariance	SC1	.642	-.154	-.079	.035	-.021	-.047	.128
	SC2	-.154	.357	-.051	-.110	.023	-.056	-.046
	SC3	-.079	-.051	.301	-.075	-.090	-.036	-.010
	SC4	.035	-.110	-.075	.254	-.099	-.036	-.010
	SC5	-.021	.023	-.090	-.099	.282	-.076	-.081
	SC6	-.047	-.056	-.036	-.036	-.076	.394	-.119
	SC7	.128	-.046	-.010	-.010	-.081	-.119	.609
Anti-image Correlation	SC1	.845 ^a	-.322	-.180	.086	-.050	-.093	.205
	SC2	-.322	.886 ^a	-.155	-.367	.071	-.148	-.099
	SC3	-.180	-.155	.916 ^a	-.271	-.308	-.104	-.022
	SC4	.086	-.367	-.271	.880 ^a	-.370	-.113	-.024
	SC5	-.050	.071	-.308	-.370	.887 ^a	-.228	-.196
	SC6	-.093	-.148	-.104	-.113	-.228	.933 ^a	-.243

SC7	.205	-.099	-.022	-.024	-.196	-.243	.898 ^a
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a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
SC1	1.000	.345
SC2	1.000	.709
SC3	1.000	.776
SC4	1.000	.799
SC5	1.000	.774
SC6	1.000	.708
SC7	1.000	.421

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.532	64.736	64.736	4.532	64.736	64.736
2	.899	12.847	77.583			
3	.481	6.871	84.454			
4	.355	5.077	89.532			
5	.331	4.726	94.258			
6	.226	3.222	97.480			
7	.176	2.520	100.000			

Extraction Method: Principal Component Analysis.

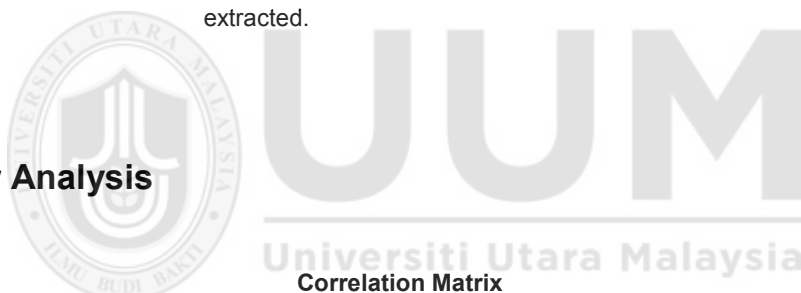
Component Matrix^a

	Component
	1
SC1	.587
SC2	.842
SC3	.881
SC4	.894
SC5	.880
SC6	.842
SC7	.648

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

Factor Analysis



Correlation Matrix

	TS1	TS2	TS3	TS4	TS5	TS6	TS7	TS8	TS9
Correlation									
TS1	1.000	.640	.681	.517	.470	.449	.426	.447	.439
TS2	.640	1.000	.732	.649	.596	.563	.467	.503	.566
TS3	.681	.732	1.000	.707	.690	.618	.501	.541	.606
TS4	.517	.649	.707	1.000	.654	.558	.507	.502	.562
TS5	.470	.596	.690	.654	1.000	.582	.517	.549	.573
TS6	.449	.563	.618	.558	.582	1.000	.621	.537	.997
TS7	.426	.467	.501	.507	.517	.621	1.000	.482	.631
TS8	.447	.503	.541	.502	.549	.537	.482	1.000	.535
TS9	.439	.566	.606	.562	.573	.997	.631	.535	1.000

Anti-image Matrices



KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.863
Bartlett's Test of Sphericity	Approx. Chi-Square	1029.075
	df	36
	Sig.	.000

		TS1	TS2	TS3	TS4	TS5	TS6	TS7	TS8	TS9
Anti-image Covariance	TS1	.474	-.119	-.116	-.003	.044	-.006	-.064	-.045	.006
	TS2	-.119	.371	-.088	-.062	-.038	.008	.020	-.027	-.008
	TS3	-.116	-.088	.264	-.091	-.078	-.008	.000	-.017	.008
	TS4	-.003	-.062	-.091	.402	-.099	.007	-.033	-.024	-.008
	TS5	.044	-.038	-.078	-.099	.412	-.007	-.065	-.086	.007
	TS6	-.006	.008	-.008	.007	-.007	.006	.010	.000	-.006
	TS7	-.064	.020	.000	-.033	-.065	.010	.519	-.064	-.013
	TS8	-.045	-.027	-.017	-.024	-.086	.000	-.064	.585	.000
	TS9	.006	-.008	.008	-.008	.007	-.006	-.013	.000	.006
Anti-image Correlation	TS1	.896 ^a	-.284	-.328	-.007	.099	-.113	-.130	-.086	.120
	TS2	-.284	.916 ^a	-.282	-.160	-.096	.168	.045	-.057	-.181
	TS3	-.328	-.282	.890 ^a	-.279	-.236	-.211	.000	-.042	.193
	TS4	-.007	-.160	-.279	.927 ^a	-.244	.151	-.073	-.049	-.157
	TS5	.099	-.096	-.236	-.244	.923 ^a	-.150	-.140	-.175	.139
	TS6	-.113	.168	-.211	.151	-.150	.736 ^a	.188	-.012	-.993
	TS7	-.130	.045	.000	-.073	-.140	.188	.938 ^a	-.116	-.230
	TS8	-.086	-.057	-.042	-.049	-.175	-.012	-.116	.973 ^a	-.006
	TS9	.120	-.181	.193	-.157	.139	-.993	-.230	-.006	.733 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
TS1	1.000	.502
TS2	1.000	.652
TS3	1.000	.740
TS4	1.000	.639
TS5	1.000	.633

TS6	1.000	.710
TS7	1.000	.520
TS8	1.000	.506
TS9	1.000	.705

Extraction Method: Principal
Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.607	62.304	62.304	5.607	62.304	62.304
2	.940	10.443	72.747			
3	.576	6.402	79.150			
4	.529	5.878	85.028			
5	.483	5.365	90.393			
6	.342	3.800	94.193			
7	.304	3.379	97.572			
8	.216	2.395	99.967			
9	.003	.033	100.000			

Extraction Method: Principal Component
Analysis.

Component Matrix^a

	Component
	1
TS1	.708
TS2	.808
TS3	.860

TS4	.800
TS5	.796
TS6	.842
TS7	.721
TS8	.711
TS9	.840

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

Factor Analysis

Correlation Matrix

		BA1	BA2	BA3	BA4	BA5
Correlation	BA1	1.000	.635	.678	.512	.464
	BA2	.635	1.000	.732	.649	.596
	BA3	.678	.732	1.000	.707	.690
	BA4	.512	.649	.707	1.000	.654
	BA5	.464	.596	.690	.654	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.864
Bartlett's Test of Sphericity	Approx. Chi-Square	317.181
	df	10
	Sig.	.000

Anti-image Matrices

		BA1	BA2	BA3	BA4	BA5
Anti-image Covariance	BA1	.497	-.121	-.140	-.003	.029
	BA2	-.121	.393	-.098	-.089	-.050
	BA3	-.140	-.098	.284	-.098	-.120
	BA4	-.003	-.089	-.098	.424	-.129
	BA5	.029	-.050	-.120	-.129	.461
Anti-image Correlation	BA1	.861 ^a	-.274	-.372	-.006	.060
	BA2	-.274	.885 ^a	-.293	-.218	-.118
	BA3	-.372	-.293	.827 ^a	-.282	-.331
	BA4	-.006	-.218	-.282	.884 ^a	-.291
	BA5	.060	-.118	-.331	-.291	.875 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
BA1	1.000	.604
BA2	1.000	.743
BA3	1.000	.829
BA4	1.000	.705
BA5	1.000	.655

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.537	70.738	70.738	3.537	70.738	70.738
2	.580	11.609	82.348			
3	.350	6.995	89.343			

4	.312	6.245	95.587			
5	.221	4.413	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
BA1	.777
BA2	.862
BA3	.911
BA4	.840
BA5	.809

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

Factor Analysis

Correlation Matrix

	BM1	BM2	BM3	BM4

Correlation	BM1	1.000	.606	.449	.501
	BM2	.606	1.000	.478	.631
	BM3	.449	.478	1.000	.522
	BM4	.501	.631	.522	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	148.780
	df	6
	Sig.	.000

Anti-image Matrices

		BM1	BM2	BM3	BM4
Anti-image Covariance	BM1	.590	-.212	-.112	-.072
	BM2	-.212	.481	-.074	-.208
	BM3	-.112	-.074	.669	-.174
	BM4	-.072	-.208	-.174	.530
Anti-image Correlation	BM1	.799 ^a	-.397	-.179	-.129
	BM2	-.397	.742 ^a	-.131	-.413
	BM3	-.179	-.131	.839 ^a	-.293
	BM4	-.129	-.413	-.293	.772 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
BM1	1.000	.628
BM2	1.000	.725
BM3	1.000	.559
BM4	1.000	.687

Communalities

	Initial	Extraction
BM1	1.000	.628
BM2	1.000	.725
BM3	1.000	.559
BM4	1.000	.687

Extraction Method: Principal
Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.599	64.963	64.963	2.599	64.963	64.963
2	.584	14.600	79.562			
3	.483	12.076	91.638			
4	.334	8.362	100.000			

Extraction Method: Principal
Component Analysis.

Component Matrix^a

	Component
	1
BM1	.793
BM2	.851
BM3	.748
BM4	.829

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

Factor Analysis

Correlation

Matrix

	IR1	IR2	IR3	IR4	IR5	IR6	IR7	IR8	IR9	IR10	IR11	IR12	IR13	IR14	IR15
Correlation	IR1	IR2	IR3	IR4	IR5	IR6	IR7	IR8	IR9	IR10	IR11	IR12	IR13	IR14	IR15
	1.000	.715	.648	.708	.696	.626	.675	.697	.608	.683	.619	.579	.657	.584	.431
	.715	1.000	.647	.682	.724	.671	.679	.673	.586	.642	.640	.527	.622	.524	.408
	.648	.647	1.000	.700	.703	.745	.747	.736	.640	.667	.644	.649	.682	.580	.389
	.708	.682	.700	1.000	.762	.805	.783	.739	.628	.709	.640	.727	.756	.680	.507
	.696	.724	.703	.762	1.000	.735	.712	.715	.660	.682	.694	.681	.628	.624	.447
	.626	.671	.745	.805	.735	1.000	.803	.753	.721	.736	.666	.711	.753	.657	.518
	.675	.679	.747	.783	.712	.803	1.000	.828	.627	.704	.672	.746	.781	.640	.528
	.697	.673	.736	.739	.715	.753	.828	1.000	.613	.630	.768	.730	.747	.699	.580
	.608	.586	.640	.628	.660	.721	.627	.613	1.000	.752	.606	.646	.630	.587	.419
	.683	.642	.667	.709	.682	.736	.704	.630	.752	1.000	.625	.671	.680	.630	.584
	.619	.640	.644	.640	.694	.666	.672	.768	.606	.625	1.000	.684	.622	.681	.555
	.579	.527	.649	.727	.681	.711	.746	.730	.646	.671	.684	1.000	.794	.705	.549
	.657	.622	.682	.756	.628	.753	.781	.747	.630	.680	.622	.794	1.000	.768	.593
	.584	.524	.580	.680	.624	.657	.640	.699	.587	.630	.681	.705	.768	1.000	.677
	.431	.408	.389	.507	.447	.518	.528	.580	.419	.584	.555	.549	.593	.677	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.950
Bartlett's Test of Sphericity	Approx. Chi-Square
	1.563E3
	df
	105
	Sig.
	.000

Anti-image Matrices

		IR1	IR2	IR3	IR4	IR5	IR6	IR7	IR8	IR9	IR10	IR11	IR12	IR13	IR14	IR15
Anti-image Covariance	IR1	.321	-.075	-.011	-.049	-.036	.055	.000	-.047	-.021	-.064	-.009	.037	-.035	-.005	.035
	IR2	-.075	.328	-.006	-.017	-.078	-.013	-.017	-.011	-.004	-.022	-.058	.072	-.042	.038	.010
	IR3	-.011	-.006	.314	.002	-.034	-.038	-.028	-.044	-.012	-.036	-.020	.006	-.025	.003	.078
	IR4	-.049	-.017	.002	.225	-.052	-.065	-.024	.000	.036	-.017	.024	-.029	-.017	-.029	.013
	IR5	-.036	-.078	-.034	-.052	.263	-.021	-.003	-.004	-.026	-.003	-.028	-.050	.055	-.029	.016
	IR6	.055	-.013	-.038	-.065	-.021	.206	-.039	-.014	-.067	-.023	-.008	.015	-.026	.005	-.008
	IR7	.000	-.017	-.028	-.024	-.003	-.039	.195	-.070	.025	-.029	.011	-.028	-.035	.033	-8.980E-6
	IR8	-.047	-.011	-.044	.000	-.004	-.014	-.070	.189	-.005	.056	-.071	-.016	-.003	-.016	-.054
	IR9	-.021	-.004	-.012	.036	-.026	-.067	.025	-.005	.335	-.112	-.016	-.034	-.005	-.022	.062
	IR10	-.064	-.022	-.036	-.017	-.003	-.023	-.029	.056	-.112	.252	-.003	-.022	.009	.005	-.112
	IR11	-.009	-.058	-.020	.024	-.028	-.008	.011	-.071	-.016	-.003	.306	-.057	.048	-.061	-.038
	IR12	.037	.072	.006	-.029	-.050	.015	-.028	-.016	-.034	-.022	-.057	.250	-.085	-.007	.005
	IR13	-.035	-.042	-.025	-.017	.055	-.026	-.035	-.003	-.005	.009	.048	-.085	.197	-.084	-.026
	IR14	-.005	.038	.003	-.029	-.029	.005	.033	-.016	-.022	.005	-.061	-.007	-.084	.278	-.114
	IR15	.035	.010	.078	.013	.016	-.008	-8.980E-6	-.054	.062	-.112	-.038	.005	-.026	-.114	.432
Anti-image Correlation	IR1	.952 ^a	-.232	-.034	-.184	-.125	.215	.002	-.191	-.064	-.225	-.029	.130	-.139	-.016	.093
	IR2	-.232	.951 ^a	-.019	-.062	-.266	-.050	-.067	-.044	-.011	-.078	-.183	.251	-.164	.125	.026

IR3	-.034	-.019	.974 ^a	.009	-.119	-.148	-.112	-.180	-.038	-.130	-.065	.022	-.099	.009	.212
IR4	-.184	-.062	.009	.965 ^a	-.213	-.300	-.117	-.001	.131	-.071	.090	-.124	-.080	-.115	.043
IR5	-.125	-.266	-.119	-.213	.958 ^a	-.090	-.014	-.018	-.087	-.012	-.098	-.193	.241	-.108	.047
IR6	.215	-.050	-.148	-.300	-.090	.958 ^a	-.192	-.072	-.254	-.100	-.031	.068	-.128	.022	-.026
IR7	.002	-.067	-.112	-.117	-.014	-.192	.960 ^a	-.365	.100	-.133	.045	-.128	-.177	.143	-3.098E-5
IR8	-.191	-.044	-.180	-.001	-.018	-.072	-.365	.945 ^a	-.021	.255	-.296	-.072	-.018	-.071	-.188
IR9	-.064	-.011	-.038	.131	-.087	-.254	.100	-.021	.948 ^a	-.386	-.051	-.118	-.021	-.074	.162
IR10	-.225	-.078	-.130	-.071	-.012	-.100	-.133	.255	-.386	.934 ^a	-.012	-.088	.042	.019	-.341
IR11	-.029	-.183	-.065	.090	-.098	-.031	.045	-.296	-.051	-.012	.955 ^a	-.207	.194	-.208	-.104
IR12	.130	.251	.022	-.124	-.193	.068	-.128	-.072	-.118	-.088	-.207	.945 ^a	-.382	-.026	.015
IR13	-.139	-.164	-.099	-.080	.241	-.128	-.177	-.018	-.021	.042	.194	-.382	.933 ^a	-.359	-.088
IR14	-.016	.125	.009	-.115	-.108	.022	.143	-.071	-.074	.019	-.208	-.026	-.359	.943 ^a	-.330
IR15	.093	.026	.212	.043	.047	-.026	-3.098E-5	-.188	.162	-.341	-.104	.015	-.088	-.330	.912 ^a

a. Measures
of Sampling
Adequacy(M
SA)

Communalities

	Initial	Extraction
IR1	1.000	.642
IR2	1.000	.618
IR3	1.000	.679
IR4	1.000	.769
IR5	1.000	.716
IR6	1.000	.779
IR7	1.000	.783
IR8	1.000	.778
IR9	1.000	.615
IR10	1.000	.701
IR11	1.000	.664
IR12	1.000	.707
IR13	1.000	.749
IR14	1.000	.651
IR15	1.000	.423

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.275	68.503	68.503	10.275	68.503	68.503
2	.901	6.004	74.506			
3	.559	3.730	78.236			
4	.546	3.639	81.876			
5	.442	2.949	84.825			
6	.368	2.451	87.276			
7	.332	2.213	89.489			
8	.285	1.902	91.391			

9	.279	1.859	93.251		
10	.241	1.605	94.855		
11	.213	1.418	96.273		
12	.171	1.138	97.412		
13	.147	.983	98.395		
14	.125	.836	99.231		
15	.115	.769	100.000		

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
IR1	.801
IR2	.786
IR3	.824
IR4	.877
IR5	.846
IR6	.883
IR7	.885
IR8	.882
IR9	.784
IR10	.838
IR11	.815
IR12	.841
IR13	.866
IR14	.807
IR15	.651

Extraction Method:
Principal Component
Analysis.

a. 1 components extracted.

Factor Analysis

Correlation Matrix

	EBP1	EBP2	EBP3	EBP4	EBP5	EBP6	EBP7
Correlation EBP1	1.000	.544	.495	.421	.409	.415	.209
EBP2	.544	1.000	.694	.739	.632	.640	.395
EBP3	.495	.694	1.000	.774	.764	.671	.371
EBP4	.421	.739	.774	1.000	.788	.691	.402
EBP5	.409	.632	.764	.788	1.000	.708	.492
EBP6	.415	.640	.671	.691	.708	1.000	.357
EBP7	.209	.395	.371	.402	.492	.357	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.889
Bartlett's Test of Sphericity	Approx. Chi-Square
df	21

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.889
Bartlett's Test of Sphericity	Approx. Chi-Square	471.403
	df	21
	Sig.	.000

Anti-image Matrices

		EBP1	EBP2	EBP3	EBP4	EBP5	EBP6	EBP7
Anti-image Covariance	EBP1	.670	-.152	-.080	.039	-.008	-.024	.025
	EBP2	-.152	.353	-.053	-.111	.029	-.069	-.074
	EBP3	-.080	-.053	.300	-.075	-.090	-.040	.023
	EBP4	.039	-.111	-.075	.254	-.097	-.040	.011
	EBP5	-.008	.029	-.090	-.097	.268	-.094	-.130
	EBP6	-.024	-.069	-.040	-.040	-.094	.418	.010
	EBP7	.025	-.074	.023	.011	-.130	.010	.741
Anti-image Correlation	EBP1	.886 ^a	-.312	-.178	.094	-.020	-.045	.035
	EBP2	-.312	.876 ^a	-.163	-.371	.093	-.179	-.145
	EBP3	-.178	-.163	.910 ^a	-.270	-.318	-.112	.048
	EBP4	.094	-.371	-.270	.873 ^a	-.373	-.122	.026
	EBP5	-.020	.093	-.318	-.373	.859 ^a	-.282	-.292
	EBP6	-.045	-.179	-.112	-.122	-.282	.938 ^a	.018
	EBP7	.035	-.145	.048	.026	-.292	.018	.887 ^a

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
EBP1	1.000	.373
EBP2	1.000	.720
EBP3	1.000	.775

EBP4	1.000	.795
EBP5	1.000	.777
EBP6	1.000	.681
EBP7	1.000	.301

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.421	63.157	63.157	4.421	63.157	63.157
2	.827	11.808	74.965			
3	.658	9.402	84.367			
4	.363	5.181	89.547			
5	.342	4.881	94.428			
6	.220	3.143	97.571			
7	.170	2.429	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
EBP1	.611
EBP2	.849
EBP3	.880
EBP4	.892
EBP5	.881
EBP6	.825

EBP7	.548
------	------

Extraction Method:
Principal Component
Analysis.

a. 1 components extracted.

